

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION**

IN RE: } CASE NUMBER 23-21240-jrs
Melissa Kay Van Meter }
DEBTOR } CHAPTER 13

AMENDMENT TO CHAPTER 13 BANKRUPTCY PETITION

COMES NOW DEBTOR and amends Schedule H per attached, to reflect the Debtor's co-debtors.

DEBTOR also amends Schedules I and J as per attached, to reflect the Debtor's income and expenses.

WHEREFORE, Debtor prays that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

Respectfully submitted,

Dated: Friday, January 26, 2024

Saedi Law Group, LLC

/s/
Lorena L. Saedi 622072, Attorney for Debtor
3006 Clairmont Road
Suite 112
Atlanta, GA 30329
Phone: (404) 919-7296
Fax: (888) 850-1774
Lsaedi@saedilawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
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IN RE: } CASE NUMBER 23-21240-jrs
Melissa Kay Van Meter }
 } CHAPTER 13
 }
DEBTOR }

DECLARATION UNDER PENALTY OF PERJURY

I (We) declare under penalty of perjury that the foregoing is true and correct to the best of my (our) knowledge, information and belief.

Dated: Friday, January 26, 2024

/s
Melissa Kay Van Meter

/s

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION

IN RE: } CASE NUMBER 23-21240jrs
Melissa Kay Van Meter }
} CHAPTER 13
DEBTOR }

CERTIFICATE OF SERVICE

The undersigned hereby swears or affirms that a copy of the foregoing Amendment to CHAPTER 13 Petition has been mailed to the following with sufficient postage affixed thereto to ensure delivery by first-class United States mail or by electronic means pursuant to Fed. R. Civ. P.(b)(2) (D) and Fed. R. Bankr. P. 9022:

Nancy J. Whaley
Standing Chapter 13 Trustee
303 Peachtree Center Ave.
Suite 120
Atlanta, GA 30303
Served via-ECF

Melissa Kay Van Meter
34 Madaline Lane
Dawsonville, GA 30354
Served via-USPS

Dated: Friday, January 26, 2024

Saedi Law Group, LLC
/s/
Lorena L. Saedi 622072, Attorney for Debtor
3006 Clairmont Road
Suite 112
Atlanta, Georgia 30329
Phone: (404) 919-7296
Fax: (888) 850-1774
Lsaedi@SaediLawGroup.com

Fill in this information to identify your case:

Debtor 1 Melissa Kay Van Meter
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number 23-21240-jrs
 (if known)

Check if this is
 an amended
 filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
 Check all schedules that apply:

3.1

Dustin James Van Meter
 Name
 34 Madaline Lane
 Street
 Dawsonville GA 30534
 City State ZIP Code

Schedule D, line 2.2
 Schedule E/F, line _____
 Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	Melissa Kay Van Meter		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Georgia			
Case number (if known)	23-21240-jrs		

Check if this is:

 An amended filing A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed
 Not employed

Employed
 Not employed

Occupation

Patient Care Tech

mFlow

Northside Hospital

merican Flow Services, LLC

Employer's name

1000 Johnson Ferry Road NE

405 Derbyshire Court

Number Street

Number Street

Atlanta, GA 30342

Conyers, GA 30094

City State ZIP Code

City State ZIP Code

How long employed there?

1 year 6 months

1 year 10 months

Part 2: Give Details about Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 3,018.49	\$ 3,466.67
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 3,018.49	\$ 3,466.67

Debtor 1

Melissa Kay Van Meter

First Name Middle Name

Last Name

☒ MENDED

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4. \$ 3,018.49	\$ 3,466.67
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 546.17	\$ 527.93
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 116.16	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 64.07	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Foundation	5h. + \$ 10.83	+ \$ 0.00
Shares	\$ 10.83	\$
	\$	\$
	\$	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 748.06	\$ 527.93
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,270.43	\$ 2,938.74
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm		
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8f. \$ 0.00	\$ 0.00
Specify:	\$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9.	10. \$ 2,270.43	+ \$ 2,938.74 = \$ 5,209.17
11. State all other regular contributions to the expenses that you list in Sched Ie J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify:	11. + \$	\$ 5,209.17
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		
Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 5,209.17	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1	Melissa Kay Van Meter	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: Northern District of Georgia		
Case number (If known)	23-21240-jrs	
	(State)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No
 Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

18

No
 Yes

Child

17

No
 Yes

Child

11

No
 Yes

Child

8

No
 Yes

No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

Your expenses	
4.	\$ 2,200.00
4a.	\$ 0.00
4b.	\$ 15.00
4c.	\$ 0.00
4d.	\$ 0.00

Debtor 1 **Melissa Kay Van Meter**
First Name Middle Name Last NameCase number (if known) **23-21240-jrs**

Your expenses	
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ 0.00
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 210.00
6b. Water, sewer, garbage collection	6b. \$ 175.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 555.00
6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	
	7. \$ 696.17
8. Childcare and children's education costs	
	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	
	9. \$ 75.00
10. Personal care products and services	
	10. \$ 75.00
11. Medical and dental expenses	
	11. \$ 144.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	
	12. \$ 200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	
	13. \$ 0.00
14. Charitable contributions and religious donations	
	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 173.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	
	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	
	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	
	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

Debtor 1 **Melissa Kay Van Meter**
First Name Middle Name Last Name

Case number (if known) **23-21240-jrs**

21. **Other.** Specify: _____

21. +\$ _____ 0.00
+\$ _____
+\$ _____

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ **4,518.17**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ _____
22c. \$ **4,518.17**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ **5,209.17**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ **4,518.17**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ **691.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Melissa Van Meter

Fill in this information to identify your case:

Debtor 1	Melissa Kay Van Meter		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Georgia			
Case number	23-21240-jrs (If known)		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets	
Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 24,925.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 24,925.00

Part 2: Summarize Your Liabilities

Your liabilities	
Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ 24,941.43
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ 18,407.00
Your total liabilities	
	\$ 43,348.43

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 5,209.17
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 4,518.17

Debtor 1

Melissa Van Meter

First Name Middle Name Last Name

23-21240-jrs

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 6,485.16

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Supplemental Matrix

Dustin Van Meter
34 Madeline Lane
Dawsonville, GA 30534